A Father's Journey...

My journey with my son through the nightmare of Internet Gambling

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My Background:

I am the Pastor of First Baptist Church, Barberton, Ohio. I have a BS degree in education from Tennessee Temple University in Chattanooga, Tennessee. I am married to Dr. Karen W. Hogan RN, ND, and we have 4 children. Our second child, Gregory, Jr. is currently in prison for a robbery he committed to feed his online gambling addiction.

Testimony:

I am just a dad. I am the dad with you in the Memorial Day parade in our hometown. I am the coach leading my son's U-8 soccer team, or walking in my scout uniform with the Boy Scout troop, or riding in the truck with my church youth group. After the parade and the speeches, I come to the front of the crowd to have the honor of shaking the hand of my congressman. I am the dad that bows his head at the invocation, and prays to our God in heaven for you, my congressman, a blessing for your hard work, strength to your family as you serve here in Washington, and wisdom from on high to deal with hard choices that you must make. I am just a dad.

I do not consider myself an expert on Internet Gambling. For in reality, I am a dad. I am a dad that uses the Internet everyday for a variety of reasons. I appreciate its power to find information that I need, help me communicate with my colleagues, and keep me informed on what's happening in the world. But as a dad, I realize that the Internet can also bring in the worst of what is out there into the laps of my children at the speed of light. But I am sure that each of you who are parents, grandparents, aunts or uncles, also fear the traps that are so cunningly laid for our children on the Internet.

I am here today for this very reason--I am a dad; a dad that has had to witness the devastation that Internet Gambling has brought upon the life of my son and our family. Many times in my sermons, I have had to watch my children's faces as I told a story of something that happened in our home. I could not resist because this story so aptly illustrated the point I was making. The words, "let me tell you about my son" would

often bring a groan and rolling eyes from my family's pew. But please today, let me tell you about my son.

I am extremely proud of my son, Gregory Jr. Greg has always been full of life and zeal to share it with others. He loved to read even as a 4 year old. He would read my old history textbooks from my days as a teacher becoming fascinated with the Civil War. He loved being on his soccer team and in his music lessons. He began to study piano when he was only 5. He soon became very proficient for his age, and even won two medals in the International Piano Competition. He was able to perform twice in the winners' recital at Carnegie Hall in New York City.

He also seriously studied cello. He wanted to attend arguably the most academically challenging school in Ohio. He achieved that goal, and while there he lettered in two sports, achieved the highest recognition for volunteerism, he was active in Bible studies, the Gay Straight Alliance, mock trial, and was the first student in the school's 105 year history to solo on two different instruments. He was elected a Prefect over his house in the leadership system.

Greg set his goal to be admitted to Lehigh University, a top-50 ranked university. He was accepted on early decision with a \$23,000 a year grant. I was so proud and relieved, because I couldn't afford Lehigh on a minister's salary.

I was so proud the day we dropped Greg off at school, we stood on the side of the hill looking over the campus, I prayed a prayer of blessing, and before I left, he said to me, "Dad, I am going to run for president of my class." Two months later he added that to his long list of accomplishments. At the end of the year, he was re-elected president for the sophomore class.

A few weeks after the beginning a school, a non-student walked into Greg's room and said, "Look how much money I made playing poker on the Internet." He walked over to Greg's computer, and in few keystrokes, the program had downloaded, and the screen showed a balance in this guy's account of \$120,000. That was more money than Greg could imagine. That evening, Greg opened his account and played his first hands of Texas Hold'em. He could not have driven down to Atlantic City and walked up to a card table, he could not even have gone to the convenience store and bought a lottery ticket because of his age, but on the Internet he could gamble in his own dorm room.

I soon became aware of Greg's gambling. We still had a joint checking account that he had opened when he worked at the pizza parlor during high school. Just before Thanksgiving, I opened the checking account statement, and saw a couple of suspicious charges. They were \$50 each made to "Pokerstars." I did a google search of the name, and was immediately connected to an Internet poker site.

When Greg came home for Thanksgiving break, he and I talked. I first approached it as a waste of money, I told him not to waste his money on something that was not beneficial,

and he made the first in a series of promises to me, "Dad, I'll not do it again." This was the first in a multitude of broken promises and lies about his gambling.

By Christmas vacation, he was placing up to \$400 a day in his poker account. We discussed the fact that he would soon not have enough money for books and his social needs at school the next semester. "I've stopped," was his only refrain.

It was not my son that spent winter break with us his freshman year. Greg had changed from a person that was very outgoing, very active, very concerned about his personal hygiene, enjoyed being with his friends, and even enjoyed working, to a depressive blob that would watch Texas Hold'em on TV all hours of the night, not change out of his pajamas or get a shower for three days.

We were very concerned. We contacted the university and arranged for Greg to have counseling. We sent him back for his second semester, with very little money left in his account, and a prayer that things would work out.

Greg gambled very little his second semester, mainly because he had such limited funds. We thought things were working well. He contacted the CEO of a large financial institution in the Cleveland area for a job. He was given a summer job, and told by another president of the corporation, that all of the future managers start out here. If Greg did well, he had a future with this corporation.

He opened his own checking account to receive the direct deposit of his paycheck. Shortly after he arrived home, he was updating his face page on the Internet, and a banner ad promised him money if he would sign up for a poker account today. That ad appeared on a site used by hundreds of thousands of high school and college students.

With his first paycheck, he began to gamble in earnest. By July 4th weekend, the overdraft notices were coming every day. We stopped believing in his desire to stop, and realized that he was involved in something that was beyond his control. I removed all the computers from my house, we found a certified gambling therapist for Greg, and we began to attend Gamblers Anonymous. I paid off his overdraft charges, because if his account were to be closed, he would lose his job and his future.

Gambling is about short cuts. It is about short cutting your dreams and accomplishments in life. Greg has told me he dreamed of buying himself a Jeep Wrangler, of buying me a new car, and of paying for his college so he would not be a burden to his mother and me. Since then, I have heard the story of many other teens that say their descent on the path of Internet Gambling began by thinking it was a shortcut to their dreams.

Nobility is often a characteristic of a gambler's dreams. It allows him to do something that would hurt us in the long run, to give us something good in the future. There are no

shortcuts to our dreams and those things that are worth having, come from hard work and doing good to others.

We sent Greg back to Lehigh for his sophomore year. He moved into his fraternity house, and promised us he would go to Gambler's Anonymous in Bethlehem. He did see his counselor on campus, but never attended a GA meeting. Soon the charges began to hit his account again. I immediately called Lehigh and was told that nothing could be done to limit my son's access to online gambling.

I went to Lehigh for Greg's installation as class president, and attended the Trustees dinner with him that evening. He went around collecting business cards from men and women that were telling him to call them for internships and summer jobs after his junior year. While I was there, I installed "Gamblock"® on Greg's computer, we closed his bank account back home. His account at college would not allow international payments from their debit card, so once again I thought I had stopped Greg from gambling. He found an intermediary site that would take money from his account and send it oversees. He began to gamble from a computer in the school library for up to 12 hours a day. He was not gambling alone.

Statistics provided by National Council on Problem Gambling reveal that 4 percent of the adult population living within 50 miles of a casino will become addictive gamblers. Among the college population, 7 percent that gamble on line will become addicted.

Between his binge gambling, binge drinking to forget the losses of gambling, his active social life as the president of his class, and a demanding academic load, Greg went into full tilt. He had taken money from his parents, his siblings, he had taken his savings bonds from the family safe, and borrowed money from friends, all with the idea that he would make it big, pay everyone back, and treat those that he loved to some nice gifts. The only thing we wanted was the old Greg that we all loved and enjoyed being around.

When he returned to school after thanksgiving, he was out of money and out of luck. Because of the overdraft charges, he was shut out of the poker sites. His fraternity brothers started asking for their money back to buy Christmas gifts for their families. The black hole of his addiction kept dragging him deeper and deeper. He just had to make one more bet.

So with the bravado of a bluffing gambler dressed as a typical college sophomore, Greg walked into a bank, passed a note, and walked out with over \$2,000 in his backpack. He returned to his dorm, threw the back pack on the bed and went out for pizza with his friends. When he returned to campus, the police were waiting for him as he came to orchestra practice that night.

Greg pled guilty to a first degree felony and is now serving a sentence of 22 months to 10 years in the Pennsylvania corrections system. After his arrest we did send him to an

inpatient treatment center and had him go through some serious counseling to deal with his addiction.

Because of Internet Gambling, Greg's dreams of becoming a judge or working on Wall Street have been destroyed. Because Greg fell victim to Internet Gambling's illusions of quick riches and a shortcut to his dreams, his dreams are in ashes today. Each day my wife, myself, and our three other children have to experience what it is to be a victim of Internet Gambling. Each of us has experienced sleep disturbances, panic in social settings, depression, and sought out counseling and medical help.

If it was not for internet gambling, next May I would be proudly waiting to see President of the Senior Class Greg Hogan graduating from Lehigh University. He would be preparing for graduate school or his first job in the financial industry. Instead, I will be waiting for him outside of the prison gate, and he will be preparing to live life handicapped by a felony on his record.

As a private citizen, I oppose any effort to legalize or even give credibility to Internet Gambling. Here are some facts:

- Suicide rates are 200 times higher than the national average for compulsive gamblers and 150 times higher for their spouses. (February 7-13, 2002 issue of Metro, Silicon Valley's Weekly Newspaper.)
- Problem gamblers between the ages of 18 and 25 lose an average of \$30,000 each year and rack up \$20,000 to \$25,000 in credit card debt, according to the California Council on Problem Gambling. In a health advisory issued by the American Psychiatric Association early this year (2001), 10 percent to 15 percent of young people reported having experienced one or more significant problems relating to gambling.
- Bill Lockyer (former California state attorney general and now state treasurer) says there are 600,000 kids with gambling problems.

St. Paul challenges us in his epistle to the Romans, "And why not say, "Let us do evil that good may come"?" Every argument for the legalization or expansion of gambling from a governmental official, to me, has a common thread, "We can do so much good with the money we get from gambling." Has our government which was created to protect the common good become just as addicted to gambling as my son was when he walked into that bank?

I am asking this committee to refuse to pass this bill. Congress has historically expressed its opposition to Internet Gambling. A majority in both parties passed the Ports Bill last September with the Internet enforcement provisions in it. It was a great day when I heard that bill had passed. It was an answer to my prayers that other families would not have to suffer as my family has. Please refuse this bill, because if we open the door to any type of Internet Gambling, we are allowing our college and high school students to play

"Russian Roulette." We know that 7 percent of them will lose. That is not very good odds. How much is it worth to throw away so many thousands of our children?

I am just a dad. I am proud of my 4 children. I am proud of my son, Greg. When I stand outside of that prison and see him walk through those gates, I will be so happy, so proud. I will also think of the other dads that I have met on our odyssey through the nightmare of online gambling. Some dads do not know where their children are today, and other dads have had to bury them because Internet Gambling left them only with the choice of suicide.

Thank you, Mr. Chairman and Congressman Bachus, for the opportunity to testify today.